

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|                              |   |                            |
|------------------------------|---|----------------------------|
| In re Application of:        | ) |                            |
|                              | ) |                            |
| Charles A. ROSENBLATT et al. | ) |                            |
|                              | ) |                            |
| Application No.: 10/729,997  | ) | Group Art Unit: 3694       |
|                              | ) |                            |
| Filed: December 9, 2003      | ) | Examiner: Scott S. Trotter |
|                              | ) |                            |
| For: METHODS AND SYSTEMS FOR | ) | Confirmation No.: 2800     |
| OFFERING A CREDIT CARD       | ) |                            |
| ACCOUNT TO A CONSUMER AT A   | ) |                            |
| POINT-OF-SALE LOCATION       | ) |                            |

**MAIL STOP: RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed April 16, 2009, the period for response having been extended to August 17, 2009 (August 16, 2009 being a Sunday) by a request for extension of one (1) month and fee payment filed concurrently herewith, and as a submission under 37 C.F.R. § 1.114 with the concurrently-filed Request for Continued Examination, please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 18 of this paper.